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AUTHOR	Rouhelo, Anne; Ruoholinna, Tarita
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ABSTRACT

Research synthesized from three studies of the Finnish labor market indicates that a rapidly changing working life in Finland (and the rest of Europe) sets many different challenges for the workforce. In Finland, the population is even more aged than in the other European Union (EU) member states, and the transition of older workers to retirement is also happening, on average, faster than in other EU countries. Demand in the Finnish labor market is directed to the younger, and usually more educated group, while the supply comes increasingly from the aging group. Current developments in demographic structure and the eagerness of employees to take early retirement have stimulated the debate over ways of maintaining working capacity. Education and training is considered essential for older workers (aged 45 and over). A large proportion of these workers should be retrained or given supplementary training to avoid their early retirement. On the other hand, the situation of younger and more highly educated workers is not easy either. Many younger workers find themselves over-educated and under-employed, since a high level of education does not guarantee sufficient occupational know-how. Employment qualifications favored by employers are work experience, personality, and academic credentials. The challenge to education and labor policy in Finland and the EU will be to determine how to balance the work experience of older workers and the academic knowledge of younger workers. (KC)

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Anne Rouhelo
Researcher
University of Turku
Department of Education
Lemminkäisenkatu 1
20520 Turku
FINLAND
Tel. +358-2-333 8860
Fax +358-2-333 8830
E-mail anrouhe@utu.fi

Tarita Ruoholinna
Researcher
University of Turku
Department of Education
Lemminkäisenkatu 1
20520 Turku
FINLAND
Tel. +358-2-333 8859
Fax. +358-2-333 8830
E-mail tarruo@utu.fi

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SPECIAL FEATURES OF THE FINNISH LABOUR MARKET AND CHALLENGES FOR EDUCATION

Background

In our paper we examine some special features of the Finnish labour market and challenges which they set to higher- and adult education. Our presentation is based on three research projects[1]:

1) In *The hidden labour market of the academic*, the main purpose is to get an understanding of the so-called hidden labour market and to determine the knowledge and skills that the academic needs in order to get a job in the labour market. The data is collected by the delphi method from experts in two rounds: questionnaire and virtual discussion forum via the Internet.
2) In *Tacit skills and adult education*, one of the main purposes is to discover the experiences and views of teachers and middle management in trade about the changes of their work, the role of adult education in their work, and the position and value of ageing workers. In the study we compare the views of younger and older workers. Research methods are interview and inquiry.
3) In *Towards a successful old age: from a full working career to an active retirement*, one of the purposes is to examine the role and significance of adult education in maintaining the working capacity of people of working age. In the first stage of the study, statistics from adult education

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[1] In our paper, the empirical findings that are based on these research projects are in italics.

and other forms of documentation will be used to establish and describe the participation of ageing workers in education or training and examine the position of ageing workers.

Ageing workers and lack of education

The "greying" of the population is an issue which has been the focus of increasing attention within the European Union, where the population in some member states is ageing at a rate faster than anywhere else in the world (European Foundation 1996, 1, 6). In Finland, the population is even more aged then in the older EU member states. About a quarter of the Finnish workforce is represented by people aged 50-64. According to the calculations of the Finnish Ministry of Labour (1996), in 2030 the Finnish population of working age (15 to 64 years) is expected to be smaller by some 430 000 persons than in 2010. As early as during the next 10-15 years the number of aged 65 and over will increase by 75% from its present level. (Eva 1998, 13.) (See appendix 1.)

Even though the labour market participation of 50 –59 year olds is more common in Finland than in other EU countries (partly because of the active participation of women), the transition of older workers (aged over 60) to retirement is happening, on average, faster in Finland than in other EU countries.[2] During the last couple of decades, the shift in labour market participation has been enormous; while in 1970 the employment rate in Finland of older men (55 – 64 years) was more than 70 percent, by 1990 it had fallen below 45%. (KM 1996, 3, 14; Järnefelt 1998, 47; OECD 1995, 16-17.) More than half of the Finns aged 55 to 64 are already retired and the average retirement age has dropped to around 58 years, even though the statutory age at which individuals qualify for the old-age pension is 65.

The present disadvantageous developments in demographic structure and the eagerness of employees to take early retirement have stimulated the debate over ways of maintaining working capacity. "Working capacity" consists of a large number of individual factors, of which Matikainen (1995, 49) emphasises the following: pension legislation, health, the working environment, the work-place community, the social environment and the employer's personnel management policy. What is surprising is that occupational knowledge and skills are often ignored in such lists, although it can be assumed that whether the individual's occupational skills are up-to-date or not will affect his/her ability and willingness to continue working.

[2] The employment rate of older workers is decreasing as fast as in Finland only in the Netherlands and France.

The ageing population is not as well educated as the younger generation. In Finland, the differences in the level of education between younger and older workers is one of the biggest when compared with other OECD countries (KM 1996). This problem becomes more acute the closer we approach the older generations: of those aged 50-54, some 44% have only the most basic educational background, and for those aged 60-64 the figure is as high as 67% (Järnefelt 1998, 59). When we look at the younger generations (aged 20-30), we notice that 18% have only the most basic education and nearly a quarter of the age group have tertiary education (Statistics Finland 1998, 461). (See appendix 2).

A good level of basic education and participation in adult education has been shown to reduce the risk of being displaced from working life (Ministry of Labour et al. 1999, 33.) In almost all age groups, the likelihood of continuing in work is directly related to the individual's level of education. The differences are considerable: for instance, amongst the 55-59 year olds, some 80% of those with a post-secondary education were still working, compared to only 41% of those with an elementary-school education (Järnefelt 1998, 60.)[3]

Education and training are seen as the key issues in the successful integration of the ageing population into working life (Ministry of Labour 1998, 141-142). The popularity of adult education, however, does not seem to offer a solution to the educational problems of the ageing population. What actually happens is that those who participate in adult education are the same individuals who already have a relatively high educational level (see for instance Rinne et al. 1992; Statistics Finland 1997). (See appendix 3.)

The majority of teachers and middle managers who take part in "Tacit knowledge and adult education" research think that it is necessary and worthy of investment to direct attention to ageing workers' working capacity and willingness to work. Constant change, increased working pace and requirements for effectiveness in particular are consider to be things which burden the ageing worker. Particularly the development of information technology is found to be a great challenge for older workers, and we have to offer enough possibilities for its learning. Teachers and middle

[3] The finding is not in itself surprising; men and women with only elementary education tend to work in poorly paid and physically stressful jobs, and their work motivation is not necessarily particularly high. A higher education, on the other hand, seems to be linked with working conditions, jobs and personal characteristics which help the individual to remain in working life for a longer time. (Aho and Österman 1999, 75.)

managers emphasise that we can no longer afford to throw away people's experiential knowledge and skills.

Keeping ageing workers capable and motivated has become one area of focus in social policy, because it effectively retards the rise in the support ratio (i.e. the ratio between the population as a whole and those actually working). During 2020-2030, the support ratio in Finland will be the worst of all OECD nations; after that it will gradually alleviate. (Eva 1998; see also Ministry of Labour 1999, 234.) In the 2020's, for each person actively employed there will be 1.37 non-working dependants in addition to him/herself. At its worst, the figure might rise in the 2030's to 1.7. (Eva 1998, 14-15.)

Emphasis on technology and internalisation

At the same time that the population is ageing, working life is rapidly changing, setting new demands to occupational skills. The occupational structure of Finland has changed dramatically during the last 25 years. Those who entered the workforce many decades ago with a fairly low level of education now find themselves competing for jobs in work environments that are quite different from those they first experienced. Many older workers entered very traditional organisations and have worked for several years in production-line jobs. Nowadays, coping with constant change, teamwork, life-long learning and information technology skills, which were unknown a generation ago, are priorities in work life (Avedon, 1995). The challenges for adult education are enormous in updating the occupational skills of ageing workers.

The experts who have taken part in "The Hidden labour Market of the Academic" project estimate that the following changes will happen in working life in the future.

1. *an increase in atypical employment and atypical working hours*
2. *a development of technology*
3. *globalisation/internalisation*
4. *an emphasis on education*
5. *a change of the age structure of the workers*

A development of technology and globalisation increase the demand for workers with a wide range of qualifications. Experts predict that, for example, languages, internationality, expertise,

communication abilities, and the ability to use information technology are highly valued qualifications in modern work-life and will become even more valuable abilities in the future. In addition, the capacity to develop, the ability to deal with ambiguity and complexity and the willingness and ability to learn new things are emphasised. Because of these things, employers want to hire young people in particular. One of the experts said that distant work, mobility of workforce and flexibility are increasing, and information technology divides the younger and older generations strongly into different categories. About half of the experts are of the opinion that the labour market is segmented based on different factors such as age, sex and place of residence.

The experts also predict that in the future there will be a demand for workers who have special qualifications to work in an international context. These workers can speak several languages and have international work experience. To put it very strongly, it seems as if they are predicting the rise of a new elite.

The teachers and middle managers share the opinion that, during recent years, the amount of work has increased and, at the same time, the pace of work has increased. There has been a need for more flexibility and multi-sectoral and diversified know-how. Also the independence of work and co-operation with colleagues have increased.

Teachers see the expansion of information technology as a future change. Teachers are further afraid of the consequences of a tightening budget: this may mean enlargement of group/class sizes etc. Some teachers are worried that it is going to be difficult to get young people to enter their profession. It is not seen as very attractive today because of the poor salary and school problems. One teacher misses the good old times, a return to authority in school as well as in society. It should be possible to restore work peace to the schools and to maintain peace in society.

On the basis of the information that has been received from the interviews, some of the changes that will take place in the field of trade are changes and rearrangements that are connected with the arrival of the euro and the expansion of information technology. Furthermore, new forms of trade are going to expand and increase. Moreover, the pace of the staff will increase and people will have to be even more flexible. They must have the ability to adopt new matters quickly. There will be no time for long deliberation.

Both teachers and middle management of trade say that with technical changes (for example information technology) education is necessary, but things which are related to social relationships have to be learned in practice, at work. Knowledge is always an important issue in answering changes.

Younger teachers participated in seven days of adult education in 1997, which is two days more than their older counterparts. Most courses were connected to information technology. Immigrants and new cultures at school were also reasons for further education. Languages are the third largest area which interest teachers. In the field of trade, the main area of education is also information technology and younger workers are more active to take part.

The experts predicted that an emphasis on education would be an important trend in working life in the future. Education seems to work as a weapon against the uncertainty of working life. However, even the master's degree seems not to be enough. Interdisciplinary know-how is seen as very valuable. Experts emphasised the meaning of lifelong education and learning at work in particular. The future of the kind of education that includes practical elements will be more valuable in general.

In a rapidly changing working life, knowledge and skills will expire faster than before, which is why the employee must have readiness to learn new things. It is possible that in the future periods of work and education follow each other. In this way people can update their knowledge and skills to respond to the challenges of working life.

Unemployment and atypical employment

From traces of the recession of the early 1990's, the unemployment rate in Finland (11,0%) is still higher than the average of EU countries (9,0%) (Eurostat 2000; Statistics Finland 2000). The unemployment rate of academics in Finland in the agegroup of 25-29 is also higher (8,5%) than the average of OECD countries (7,7%) (OECD 2000, 271). One of the reasons for mass unemployment is that in the Finnish labour market the demand of new kinds of vocational skills exceeds the supply, and on the other hand the supply of traditional vocational skills exceeds the demand. We need great investments in education to reduce the difference between supply and demand. Adult education and lifelong learning in particular have a great role in this task (Ministry of Education 1998; Rachel 1990, 8; Ministry of Social Affairs and Health 1999, 35.)

The normal structure of the labour market began to crumble as early as the 1980's. In the 1990's, atypical employment rapidly became more common (Kivekäs 1997, 44.) The number of positions in typical employment has fallen from 80% to over 60% during 1988-1994 (Suikkanen & Linnakangas 1998, 14). It therefore seems that atypical employment is becoming "typical employment". The two most common forms of atypical employment in Finland are periodic and part-time work (Nätti 1997).

The experts estimate that the most important trend in working life is an increase in atypical employment and in atypical working hours. People in atypical employment must learn to cope with the insecurity that this change will bring.

The frequency of atypical employment amongst academics can be seeing in other research, such as Akava 1998 (18-20). In 1998 18% of members of Akava (Confederation of Unions for Academic Professionals in Finland) work in atypical employment and 75% work in typical employment. Atypical employment is more common amongst the younger generation than the older one, and especially amongst women. Over 50% of under 30 year-old women who are members of Akava and work full time are periodically employed. (Akava 1998, 18-20.) Atypical employment is common amongst graduates as well. 43% of the people who graduated in 1997 from the University of Turku were working periodically and 3% were working part-time in 1998 (Vänttinen 1999).

Ageing in particular is linked with a shift towards part-time work. In 1996, almost one third of those aged fifty and over were working part-time. In the case of those over 58, however, the prevalence of part-time work is explained by the right of those aged 58-64 to the part-time pension, which can be seen as a "flexible form of leaving the work force". In the case of those aged 50-57, on the other hand, part-time work would seem to be dictated by necessity; there is not enough work for a full-time job. (Järnefelt 1998, 53.)

With regard to permanent vs. non-permanent jobs, only 10% of those aged 50-64 were in non-permanent or short-term jobs, compared to those aged 20-24, where almost half of those working were in such jobs (Järnefelt 1998, 54.) This job security can be seen as one advantage enjoyed by the elderly; if, however, a worker aged 50 and over becomes unemployed, his or her unemployment

is likely to be protracted. Of those unemployed for two years and more, more than 60% represent the ageing group (KM 1996,14, 61.)

Older workers strengths and weakness

Demand in the labour market is directed to the younger and usually more educated group, and the tendency towards overt age discrimination has recently become more overt (KM 1996, 3, 14; Imel 1996; Kater 1995, 62-63). Employers often stereotype the older worker as a person who has a lack of education, out-of-date skills and difficulties in coping with tasks where speed is needed. However, older workers are supposed to compensate for some of their lacking skills with their long and often rich working experience (Hendricks & Hendricks 1977, 217–221; Kaeter 1995, 62-63; Imel 1996.)

Teachers think that ageing makes it easier to do their work: older teachers have the courage to be what they are. Teachers think that pupils respect older teachers more, she/he has a stronger and more credible authority than his/her younger counterpart. Older teachers are realistic: they know what is important and essential in teaching. Younger ones do much more (preparation) work, but in the end the final result is the same. There are also negative things associated with ageing. Younger teachers in particular think that routines of their older counterparts might be a barrier for vocational development. Furthermore, it is often difficult to break older teachers' resistance to changes, not all teachers understand that they too should be lifelong learners.

According to the interviews, the middle managers consider older workers to be very patient. They are ready to do different tasks; they do not complain and have a high work ethic. Some middle managers value older workers very highly and were ready to hire older employees. One reason for hiring older workers is that older people may want to be served by someone of the same age, and this need is growing because our population is ageing.

Formal, and academic education in particular, seems to give some kind of security: ageing teachers do not have as much fear about their working relations as middle managers of the same age or as teachers under 45 years of age. One way to explain this is that most of the ageing teachers have permanent posts. However, according to the interviews, there is a fear of exhaustion amongst the ageing teachers. The increasing specialisation of schools is considered a threat too. In

the future, there may be no ordinary schools left for ordinary teachers, who are usually the older ones.

In the trade sector, ageing workers are not as optimistic about the future as their younger counterparts. They have more fears about losing their jobs too. Middle managers have had to be a kind of good example/leader figurehead in the firm, and some of them feel too tired in a time of constant change to continually get more and more education in order to manage their jobs well. Therefore some of them would like to give their challenging positions voluntarily to younger colleagues before someone has to lead them into retirement by the hand.

Expansion of education

The expansion of higher education has been seen as a good phenomenon. The more highly educated the population is the higher the welfare of the society. On an individual level, higher education has been seen to bring with it a permanent job, a good career and a better chance to improve one's social status. Nowadays higher education is not as good an investment as previously. (Rinne & Salmi 1998, 44.)

In the EU (on average) the number of students in tertiary education has more than doubled over the last twenty years. Amongst EU and EFTA/EEA countries, the proportion of students studying in tertiary education as a percentage of all those in education is relatively high in Finland (19%), Greece, Spain (18%) and Norway (17%). The European average is 15%. The number of people holding a qualification from tertiary education is higher amongst the younger generation than in the older generation. Whereas 21% of EU citizens aged from 35 to 39 have a tertiary education qualification, the proportion for those aged 55-59 is only 14%. (European Commission 2000, 103-104, 118.)

An academic degree does not automatically guarantee a good job. Many graduates have to settle for in jobs where socio-economic status is lower than expected. Beside of this, graduates may notice that the job they enter does not give them an opportunity to use all of the skills they have acquired during their education (Rinne 1998, 17-18.) Graduates might be working in jobs which could be performed equally well by those with sub-degree qualifications (Alpin, Shackleton & Walsh 1998, 18). Over-education and under-utilistation are concepts that are commonly used to describe this phenomenon (Rinne 1998.) Over-education can compensate for lack of work experience and, on the

other hand, work experience can compensate lack of formal qualifications (Alpin, Shackleton & Walsh 1998, 19, 32). According to a labour market study conducted by Akava (1998, 21-22) in 1998, 13% of members of Akava started their career in a job for which the required level of education was below their degree.

The experts estimate that the most important recruitment criteria in academic employment are personality and specific work experience. A university degree is considered an important recruitment criteria also, but not as important as personality and work experience. From that point of view, the younger generation might try to compensate for a lack of work experience by over-education.

Summary

A rapidly changing working life sets many different challenges for the workforce. In this paper these challenges are examined through the eyes of highly educated, academic workers and poorly educated older workers.

Ageing as a demographic trend has been the focus of increasing attention in the EU. In Finland the population is even more aged than in the older EU member states. In Finland the transition of older workers to retirement is also happening, on average, faster than in other EU countries. Demand in the Finnish labour market is directed to the younger, and usually more educated group, while the supply comes increasingly from the ageing group. In Finland, the differences in the level of education between younger and older workers is one of the biggest when compared to other OECD countries.

The present disadvantageous developments in demographic structure, and the eagerness of employees to take early retirement, have stimulated the debate over ways of maintaining working capacity. In maintaining the mental and social functioning of ageing workers, the role of education and training is considered as crucial. A considerable proportion of those aged 45 should be retrained or given supplementary training to avoid their early retirement. Good levels of basic education and participation in adult education have been shown to reduce the risk of being displaced from working life.

At the same time as the population is ageing, working life is rapidly changing, setting new demands on occupational skills. Those who entered the workforce many decades ago with a fairly low level of education now find themselves competing for jobs in work environments that are quite different from those they first experienced. The challenges for adult education are enormous in updating the occupational skills of ageing workers. New priorities for working life (e.g. coping with constant change, communication abilities, information technology skills and language skills) are more familiar to the younger generations. These skills are emphasised because of the development in technology and of the increase of globalisation and internalisation. Life-long learning and learning at work becomes increasingly important because the changing working life presupposes constant updating of knowledge and skills. A high level of education alone does not guarantee sufficient occupational know-how.

The situation of the younger and more highly educated is not easy either. In the past, the academic could be certain that a degree guaranteed a reliable career, but nowadays this is not truePrimarily this is caused by academic unemployment and an increase of atypical employment. In addition, in many cases the work tasks which the academic enters in to do not correspond to their education either (over-education and underemployment). The length of studies causes another problem. Unpredictable changes in working life mean that in education we can not know what kind of knowledge and skills the academic will need when it is their time to enter into a career.

Two highly valued recruitment criteria among employers are work experience and personality. Since the academic lacks work experience in comparison to older workers, this raises a challenge to education and labour policy: how to utilise and fix together the work experience of the older workers and academic knowledge of the academic.

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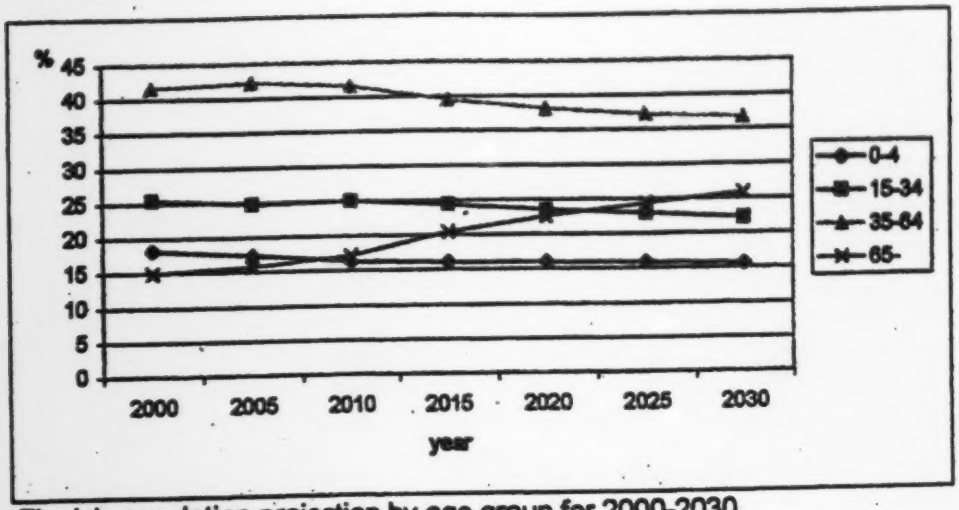
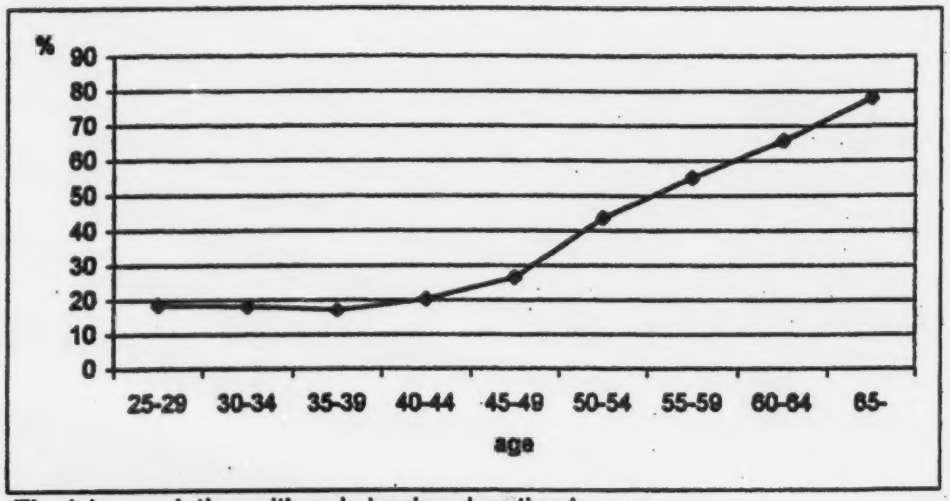
APPENDIX 1.

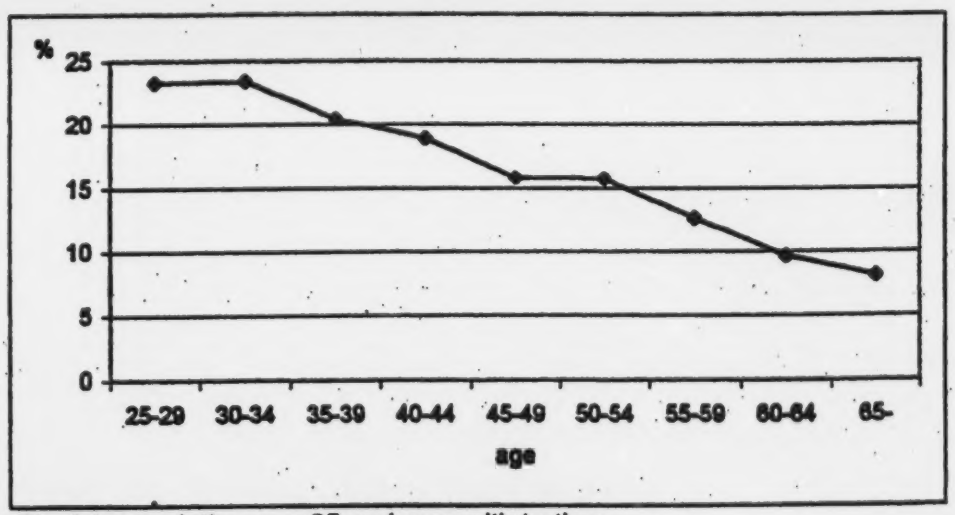


Finnish population projection by age group for 2000-2030
(Statistics Finland 1999)

APPENDIX 2.



Finnish population with only basic education by age at end-year 1997 (Statistics Finland 1999)



Finnish population age 25 and over with tertiary education at end-year 1997(Statistics Finland 1999)

APPENDIX 3.

Participation in adult education according socio-economic status 1972-1990 (%) (Katajisto 1991; Statistics Finland 1992, 1997)

Socio-economic status	**1972**	**1980**	**1990**	**1995**
Farmers	11,0	19,6	29,2	43,5
Other enterpreneurs	20,0	17,7	39,6	36,7
Upper white-collar employees	45,0	55,7	82,7	77,9
Lower white-collar employees	40,0	50,3	68,1	66,3
Blue-collar workers	16,0	23,4	33,7	37,4
Students		32,7	44,8	50,6
Pensioners	9,0 (include housewifes)	10,2	14,9	20,0
Other/Unknown		22,5	23,5	26,7